

In re:
Jaynee Alexis Davis
Debtor

Case No. 20-10767-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 14, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2025:

Recip ID	Recipient Name and Address
db	+ Jaynee Alexis Davis, 246 MacDonald Avenue, Wyncote, PA 19095-2403
14490707	+ Berkheimer, Agent Cheltenham twp/SD, c/o David R. Gordon, Esq., 1883 Jory Road, Pen Argyl, PA 18072-9652
14499113	+ Cheltenham School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14480564	+ Michele Perez Capilato, Esquire, Law Offices of Michele Perez Capilato, 500 Office Center Drive, Suite 400, Fort Washington, PA 19034-3234
14499114	+ Township of Cheltenham, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 15 2025 00:24:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 15 2025 04:21:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14494640	Email/PDF: resurgentbknofications@resurgent.com	May 15 2025 00:29:19	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14540599	Email/Text: megan.harper@phila.gov	May 15 2025 00:24:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14524402	Email/Text: megan.harper@phila.gov	May 15 2025 00:24:00	City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14469100	+ EDI: AIS.COM	May 15 2025 04:21:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14463889	+ Email/Text: ebnotifications@creditacceptance.com	May 15 2025 00:22:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
14463893	Email/Text: operationsclerk@easypayfinance.com	May 15 2025 00:22:00	Easy Pay/Duvera Collections, Attn: Bankruptcy, Po Box 2549, Carlsbad, CA 92018
14463895	EDI: IRS.COM	May 15 2025 04:21:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
14484936	+ Email/Text: bankruptcydpt@mcmcg.com	May 15 2025 00:24:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14474777	+ Email/Text: bankruptcydpt@mcmcg.com		

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: May 14, 2025

Form ID: 3180W

Total Noticed: 24

		May 15 2025 00:24:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14494521	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 15 2025 00:24:00	ONYX Bay Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
14464335	Email/Text: CollectionsDept@PFCU.COM	May 15 2025 00:23:00	Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154
14483789	EDI: PRA.COM	May 15 2025 04:21:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14463898	+ Email/Text: CollectionsDept@PFCU.COM	May 15 2025 00:23:00	Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095
14474383	EDI: Q3G.COM	May 15 2025 04:21:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
14856637	+ Email/Text: BK@servicingdivision.com	May 15 2025 00:23:00	Servbank, SB, 3138 E Elwood St, Phoenix, Arizona 85034-7210
14494125	^ MEBN	May 15 2025 00:17:34	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14494686	+ Email/Text: mtgbk@shellpointmtg.com	May 15 2025 00:23:00	The Bank of New York Mellon, c/o NewRez LLC d/b/a Shellpoint Mortgage, PO Box 10826, Greenville, SC 29603-0826

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14527224	##+	Wyngate Community Association, c/o Eric R. Solomon, Esq, 1101 East Hector Street, Ste 460, Conshohocken, PA 19428-2458

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2025 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, brian+ecf@briannicholas.com, mcallaef@ecf.courtdrive.com
DENISE ELIZABETH CARLON	on behalf of Creditor The Money Source Inc. bkgroup@kmlawgroup.com

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: May 14, 2025

Form ID: 3180W

Total Noticed: 24

DENISE ELIZABETH CARLON

on behalf of Creditor THE MONEY SOURCE INC. bkgroup@kmlawgroup.com

DENISE ELIZABETH CARLON

on behalf of Creditor ONYX BAY TRUST bkgroup@kmlawgroup.com

JAMES RANDOLPH WOOD

on behalf of Creditor Cheltenham School District and Township of Cheltenham jwood@portnoffonline.com
jwood@ecf.inforuptcy.com

JILL MARIE FEIN

on behalf of Creditor THE BANK OF NEW YORK MELLON jfein@hillwallack.com
lharkins@ecf.courtdrive.com;aemberger@ecf.courtdrive.com

JOSHUA I. GOLDMAN

on behalf of Creditor THE BANK OF NEW YORK MELLON Josh.Goldman@padgettlawgroup.com
bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com

KEELY CARR BRADY

on behalf of Creditor Wyngate Community Association scissne@bradycissnelaw.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MICHELE PEREZ CAPILATO

on behalf of Debtor Jaynee Alexis Davis michelecapitolaw@gmail.com
perezcapitolaw@yahoo.com;capilatomr81063@notify.bestcase.com;capitolaw.assistant@gmail.com

MICHELLE L. MCGOWAN

on behalf of Creditor THE BANK OF NEW YORK MELLON mimcgowan@raslg.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM J LEVANT

on behalf of Creditor Philadelphia Federal Credit Union efile.wjl@kaplaw.com wlevant@gmail.com

TOTAL: 13

Information to identify the case:

Debtor 1	<u>Jayne Alexis Davis</u>	Social Security number or ITIN	xxx-xx-2359
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	20-10767-amc		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jayne Alexis Davis
fka Jaynee A Reeves, fka Jaynee Reeves
Baptiste

5/13/25

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.